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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: C. Todd Praisner

Filed: April 14, 2004

For: METHOD AND SYSTEM FOR PUSHING CREDIT PAYMENTS AS
BUYER INITIATED TRANSACTIONS

Serial No.: 10/824,290

Group Art Unit: 3621

Examiner: UNKNOWN

Atty Dkt: WRKS:006

Pursuant to 37 C.F.R. 1.8, I certify that this correspondence is being deposited with the U.S. Postal Service in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date below:

Michael Fischer
Signature

1/31/05
Date

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313

Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98, it is respectfully requested that this Information Disclosure Statement be entered and the document(s) listed on attached Form PTO-1449 be considered by the Examiner and made of record.

In accordance with 37 C.F.R §§ 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made, and is not to be construed to be an admission that (a) the information cited is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b); and/or (b) that the information cited is, or is considered to be prior art.

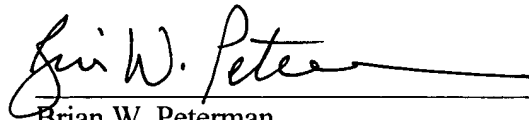
The present Information and Disclosure Statement is being filed prior to the receipt of a first Official Action reflecting an examination on the merits, and hence is believed to be timely filed in

accordance with 37 C.F.R. § 1.97(b). No fees are believed to be due in connection with the filing of this Information Disclosure Statement, however, should any fees under 37 C.F.R. §§ 1.16 to 1.21 be deemed necessary for any reason relating to these materials, the Commissioner is hereby authorized to deduct said fees from Deposit Account No. 10-1205/WRKS:006.

A copy of the listed document(s) required by 37 C.F.R. § 1.98(a)(2) is enclosed for the convenience of the Examiner.

Applicant respectfully requests that the listed document(s) be made of record in the present case.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Brian W. Peterman", is written over a horizontal line.

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Enclosures

Form PTO-1449 (modified)

FEB 04 2005

Atty. Docket No.
WRKS:006Serial No.
10/824,290

List of Patents and Publications for Applicant

Applicant
C. Todd Praisner**INFORMATION DISCLOSURE STATEMENT**

(Use several sheets if necessary)

Filing Date:
April 14, 2004Group:
3621U.S. Patent Documents
See Page 1Foreign Patent Documents
See Page N/AOther Art
See Page N/A**U.S. Patent Documents**

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A9	4,799,156	01/17/89	Shavit et al.	364	401	
	A10	4,812,628	03/14/89	Boston et al.			
	A11	5,224,034	06/29/93	Katz et al.	364	401	
	A12	5,283,829	02/01/94	Anderson	380	24	
	A13	5,287,267	02/15/94	Jayaraman et al.	364	403	
	A14	5,336,870	08/09/94	Hughes et al.	235	379	
	A15	5,361,199	11/01/94	Shoquist et al.	364	401	
	A16	5,383,113	01/17/95	Kight et al.	364	401	
	A17	5,420,405	05/30/95	Chasek	235	379	
	A18	5,465,206	11/07/95	Hilt et al.	364	406	
	A19	5,500,513	03/19/96	Langhans et al.	235	380	
	A20	5,621,201	04/15/97	Langhans et al.	235	380	
	A21	5,649,116	07/15/97	McCoy et al.	395	238	
	A22	5,704,046	12/30/97	Hogan	395	239	
	A23	5,721,832	02/24/98	Westrope et al.	395	227	
	A24	5,734,890	03/31/98	Case et al.	395	605	
	A25	5,740,425	04/14/98	Povilus	395	611	
	A26	5,745,681	04/28/98	Levine et al.	395	200.3	
	A27	5,758,327	05/26/98	Gardner et al.	705	26	
	A28	5,822,737	10/13/98	Ogram	705	26	
	A29	5,826,242	10/20/98	Montulli	705	27	
	A30	5,850,446	12/15/98	Berger et al.	380	24	
	A31	5,862,242	10/20/98	Montulli			08/27/97
	A32	5,884,288	03/16/99	Chang et al.	705	40	

Examiner:**Date Considered:**

EXAMINER: initial if reference considered, whether or not citation is in conformance with MPEP609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.


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3621

U.S. Patent Documents

See Page 1

Foreign Patent Documents

See Page N/A

Other Art

See Page N/A

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Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A33	5,889,863	03/30/99	Weber	380	25	
	A34	5,890,175	03/30/99	Wong et al.	707	505	
	A35	5,898,594	04/27/99	Leason et al.	364	479.01	
	A36	5,905,973	05/18/99	Yonezawa et al	705	27	
	A37	5,914,472	06/22/99	Foladare et al.			
	A38	5,920,847	07/06/99	Kolling et al.	705	40	
	A39	5,953,710	09/14/99	Flemming			
	A40	5,956,700	09/21/99	Landry	705	40	
	A41	5,970,465	10/19/99	Dietrich et al.	705	7	
	A42	5,970,471	10/19/99	Hill	705	26	
	A43	5,970,475	10/19/99	Barnes et al.	705	27	
	A44	5,991,750	11/23/99	Watson	705	44	
	A45	6,000,832	12/14/99	Franklin et al.	364	479.02	
	A46	6,016,504	01/18/00	Arnold et al.	709	200	
	A47	6,029,890	02/29/00	Austin	235	380	
	A48	6,032,133	02/29/00	Hilt et al.	705	40	
	A49	6,032,136	02/29/00	Brake, Jr. et al.	705	41	
	A50	6,038,552	03/14/00	Fleischl et al.	705	44	
	A51	6,052,675	04/18/00	Checcio	705	44	
	A52	6,072,870	06/06/00	Nguyen et al.	380	24	
	A53	6,115,690	09/05/00	Wong	705	7	
	A54	6,134,557	10/17/00	Freeman	707	102	
	A55	6,141,653	10/31/00	Conklin et al.	705	80	
	A56	6,154,738	11/28/00	Call	707	4	

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See Page 1

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See Page N/A

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See Page N/A

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	A57	6,226,624 B1	05/01/01	Watson et al.	705	44	
	A58	6,295,536	09/25/01	Sanne			
	A59	6,324,525 B1	11/27/01	Kramer et al.	705	40	
	A60	6,304,915 B1	10/16/01	Nguyen et al.	709	250	
	A61	6,327,578 B1	12/04/01	Linehan	705	65	
	A62	6,343,279 B1	01/29/02	Bissonette et al.	705	41	
	A63	6,360,211 B1	03/19/02	Anderson et al.	705	40	
	A64	6,363,362 B1	03/26/02	Burfield et al.	705	40	
	A65	6,401,131	06/04/02	Haverstock et al.			
	A66	6,408,284 B1	06/18/02	Hilt et al.	705	40	
	A67	6,418,441 B1	07/09/02	Call	707	10	
	A68	6,434,607	08/13/02	Haverstock et al.			
	A69	6,438,690	08/20/02	Patel et al.			
	A70	6,460,020 B1	10/01/02	Pool et al.	705	26	
	A71	6,460,072 B1	10/01/02	Arnold et al.	709	203	
	A72	6,488,204 B1	12/03/02	Morooka et al.	235	379	
	A73	6,519,571 B1	02/11/03	Guheen et al.	705	14	
	A74	6,601,759 B2	08/05/03	Fife et al.	235	375	
	A75	6,604,089 B1	08/05/03	Van Horn et al.	705	26	
	A76	6,604,679 B2	08/12/03	Morooka et al.	235	379	
	A77	6,609,106 B1	08/19/03	Robertson	705	26	
	A78	6,611,818 B1	08/26/03	Mersky et al.	705	40	
	A79	6,757,710 B2	06/29/04	Reed	709	203	
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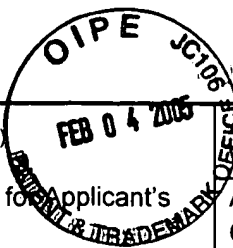
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	A81	6,796,497 B2	09/28/04	Benkert et al.	235	380	
	A82	2001/0037295 A1	11/01/01	Olsen	705	40	
	A83	2002/0019808 A1	02/14/02	Sharma	705	40	
	A84	2003/0033248 A1	02/13/03	Shimada	705	40	
	A85	2003/0212630 A1	11/13/03	Kahr	705	40	
	A86	2004/0006536 A1	01/08/04	Kawashima et al.	705	39	

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B5	0 485 090 A2	10/25/91	EP			Yes
	B6	GB 2 326 011	12/09/98	UK			Yes
	B7	WO98/39743	09/11/98	PCT			Yes – Abstract Only

Other Art (Including Author, Title, Date, Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation

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